

Information to identify the case:

Debtor 1	<u>Santiago D. Gepigon</u>	Social Security number or ITIN	xxx-xx-1559
	First Name Middle Name Last Name	EIN	--
Debtor 2	<u>Amelia C. Gepigon</u>	Social Security number or ITIN	xxx-xx-6521
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court District of New Jersey			
Case number: 17-20583-MBK			

Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Santiago D. Gepigon

Amelia C. Gepigon

7/22/22

By the court: Michael B. Kaplan
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ♦ debts that are domestic support obligations;
- ♦ debts for most student loans;
- ♦ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
 - ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
 - ◆ some debts which the debtors did not properly list;
 - ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
 - ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;
 - ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
 - ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.
- In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

In re:
Santiago D. Gepigon
Amelia C. Gepigon
Debtors

Case No. 17-20583-MBK
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-3
Date Rcvd: Jul 22, 2022

User: admin
Form ID: 3180W

Page 1 of 4
Total Noticed: 44

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).
##	Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jul 24, 2022:

Recip ID	Recipient Name and Address
db/jdb	+ Santiago D. Gepigon, Amelia C. Gepigon, 43 Atlanta Ave., Piscataway, NJ 08854-2139
cr	+ WELLS FARGO BANK, N.A., Phelan Hallinan & Schmieg, PC, 400 Fellowship Road, Suite 100, Mt. Laurel, NJ 08054-3437
517018926	+ REDSTONE FEDERAL CREDIT UNION, C/O SKLAR LAW LLC, 20 BRACE ROAD, SUITE 205, CHERRY HILL, NJ 08034-2634
516842621	+ Real Time Resolutions, 4909 Savarese Circle, Tampa, FL 33634-2413
516842622	+ Redstone Fcu, Po Box 5347, Huntsville, AL 35814-5347

TOTAL: 5

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: usanj.njbankr@usdoj.gov	Jul 22 2022 20:45:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpreion03.ne.ecf@usdoj.gov	Jul 22 2022 20:45:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
lm	EDI: WFFC.COM	Jul 23 2022 00:43:00	Wells Fargo Home Mortgage, 8480 Stagecoach Cir, Federick, MD 21701
517111704	Email/PDF: bncnotices@becket-lee.com	Jul 22 2022 20:55:06	American Express Bank, FSB, c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
517111346	Email/PDF: bncnotices@becket-lee.com	Jul 22 2022 20:55:43	American Express Centurion Bank, c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
516842597	+ Email/PDF: bncnotices@becket-lee.com	Jul 22 2022 20:55:15	Amex, Po Box 297871, Fort Lauderdale, FL 33329-7871
516842596	+ Email/PDF: bncnotices@becket-lee.com	Jul 22 2022 20:55:49	Amex, Correspondence, Po Box 981540, El Paso, TX 79998-1540
516842599	+ EDI: BANKAMER.COM	Jul 23 2022 00:43:00	Bank Of America, Nc4-105-03-14, Po Box 26012, Greensboro, NC 27420-6012
516842598	+ EDI: BANKAMER.COM	Jul 23 2022 00:43:00	Bank Of America, 4909 Savarese Cir, Tampa, FL 33634-2413
516962628	EDI: BANKAMER.COM	Jul 23 2022 00:43:00	Bank of America, N.A., PO Box 31785, Tampa, FL 33631-3785
517120171	Email/PDF: resurgentbknofications@resurgent.com	Jul 22 2022 20:55:20	CACH, LLC its successors and assigns as assignee, of FIA Card Services, N.A., Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
516842605	+ EDI: CITICORP.COM		

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		Jul 23 2022 00:43:00	Citicards Cbna, Po Box 6241, Sioux Falls, SD 57117-6241
516842603	+ EDI: CITICORP.COM	Jul 23 2022 00:43:00	Citicards Cbna, Citicorp Credit Svc/Centralized Bankrupt, Po Box 790040, Saint Louis, MO 63179-0040
516842609	EDI: DISCOVER.COM	Jul 23 2022 00:43:00	Discover Financial, Po Box 15316, Wilmington, DE 19850
516855906	EDI: DISCOVER.COM	Jul 23 2022 00:43:00	Discover Bank, Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025
516842607	+ EDI: DISCOVER.COM	Jul 23 2022 00:43:00	Discover Financial, Po Box 3025, New Albany, OH 43054-3025
516842611	+ Email/Text: bncnotifications@phea.org	Jul 22 2022 20:45:00	Fed Loan Serv, Pob 60610, Harrisburg, PA 17106-0610
516842613	+ Email/Text: bncnotifications@phea.org	Jul 22 2022 20:45:00	Fed Loan Srvcg, Po Box 60610, Harrisburg, PA 17106-0610
516842612	+ Email/Text: bncnotifications@phea.org	Jul 22 2022 20:45:00	Fed Loan Srvcg, Po Box 69184, Harrisburg, PA 17106-9184
518661362	+ Email/Text: BKSPSElectronicCourtNotifications@spservicing.com	Jul 22 2022 20:46:00	Federal Home Loan Mortgage Corporation, as Trustee, Serviced by Select Portfolio Servicing,, PO Box 65250, Salt Lake City, UT 84165-0250, Federal Home Loan Mortgage Corporation,, Serviced by Select Portfolio Servicing,
518661361	+ Email/Text: BKSPSElectronicCourtNotifications@spservicing.com	Jul 22 2022 20:45:00	Federal Home Loan Mortgage Corporation, as Trustee, Serviced by Select Portfolio Servicing,, PO Box 65250, Salt Lake City, UT 84165-0250
519628283	Email/Text: BKSPSElectronicCourtNotifications@spservicing.com	Jul 22 2022 20:46:00	FirstKey Master Funding 2021-A Collateral Trust, c/o Select Portfolio Servicing, Inc., PO Box 65250, Salt Lake City, UT 84165-0250
519628284	+ Email/Text: BKSPSElectronicCourtNotifications@spservicing.com	Jul 22 2022 20:46:00	FirstKey Master Funding 2021-A Collateral Trust, c/o Select Portfolio Servicing, Inc., PO Box 65250, Salt Lake City, UT 84165-0250, FirstKey Master Funding 2021-A Collatera, c/o Select Portfolio Servicing, Inc. 84165-0250
516842601	EDI: JPMORGANCHASE	Jul 23 2022 00:43:00	Chase Card Services, Attn: Correspondence, Po Box 15278, Wilmington, DE 19850
516842602	EDI: JPMORGANCHASE	Jul 23 2022 00:43:00	Chase Card Services, P.o. Box 15298, Wilmington, DE 19850
516842614	+ Email/PDF: resurgentbknofications@resurgent.com	Jul 22 2022 20:55:15	LVNV Funding, Po Box 10497, Greenville, SC 29603-0497
517111354	Email/PDF: resurgentbknofications@resurgent.com	Jul 22 2022 20:55:19	LVNV Funding LLC, C/O Resurgent Capital Services, P.O. Box 10675, Greenville, SC 29603-0675
517102078	+ Email/Text: bankruptcydpt@mcmcg.com	Jul 22 2022 20:45:00	MIDLAND FUNDING LLC, PO BOX 2011, WARREN, MI 48090-2011
516842616	+ Email/Text: bankruptcydpt@mcmcg.com	Jul 22 2022 20:45:00	Midland Funding, Attn: Bankruptcy, Po Box 939069, San Diego, CA 92193-9069
516842617	+ Email/Text: bankruptcydpt@mcmcg.com	Jul 22 2022 20:45:00	Midland Funding, 2365 Northside Dr Ste 30, San Diego, CA 92108-2710
516842618	+ Email/Text: EDI@CACIONLINE.NET	Jul 22 2022 20:45:00	Midwest Recovery Syste, Po Box 899, Florissant, MO 63032-0899
516842620	+ Email/Text: bkdepartment@rtresolutions.com	Jul 22 2022 20:45:00	Real Time Resolutions, Attn: Bankruptcy, Po Box 36655, Dallas, TX 75235-1655
518004170	+ Email/Text: bkelectronicnoticecourtmail@computershare.com	Jul 22 2022 20:45:00	Specialized Loan Servicing LLC, 8742 Lucent Blvd, Suite 300, Highlands Ranch, Colorado 80129-2386

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518004171	+ Email/Text: bkelectronicnoticecourtmail@computershare.com	Jul 22 2022 20:45:00	Specialized Loan Servicing LLC, 8742 Lucent Blvd, Suite 300, Highlands Ranch, Colorado 80129, Specialized Loan Servicing LLC, 8742 Lucent Blvd, Suite 300, Highlands Ranch, Colorado 80129-2386
518585758	+ Email/Text: BKSPSElectronicCourtNotifications@spservicing.com	Jul 22 2022 20:46:00	U.S. Bank Trust National Association, as Trustee, Serviced by Select Portfolio Servicing,, 3217 S. Decker Lake Dr., Salt Lake City, UT 84119-3284
518585759	+ Email/Text: BKSPSElectronicCourtNotifications@spservicing.com	Jul 22 2022 20:46:00	U.S. Bank Trust National Association, as Trustee, Serviced by Select Portfolio Servicing,, 3217 S. Decker Lake Dr., Salt Lake City, UT 84115, U.S. Bank Trust National Association, as, 84119-3284
517106752	Email/Text: bncnotifications@phea.org	Jul 22 2022 20:45:00	U.S.Department of Education, C/O FedLoan Servicing, P.O.Box 69184, Harrisburg PA 17106-9184
516842623	EDI: WFFC.COM	Jul 23 2022 00:43:00	Wells Fargo Hm Mortgage, 8480 Stagecoach Cir, Frederick, MD 21701
516948604	+ EDI: WFHOME	Jul 23 2022 00:43:00	Wells Fargo Bank, N.A. as servicer, Attn: Default Document Processing, 1000 Blue Gentian Road, N9286-01Y, Eagan MN 55121-1663

TOTAL: 39

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr	*+	REDSTONE FEDERAL CREDIT UNION, c/o Sklar Law, LLC, 20 Brace Road, Suite 205, Cherry Hill, NJ 08034-2634
517023856	*	BANK OF AMERICA, N.A., PO BOX 31785, TAMPA FL 33631-3785
516842600	*+	Bank Of America, 4909 Savarese Cir, Tampa, FL 33634-2413
516842606	*+	Citicards Cbna, Po Box 6241, Sioux Falls, SD 57117-6241
516842604	*+	Citicards Cbna, Citicorp Credit Svc/Centralized Bankrupt, Po Box 790040, Saint Louis, MO 63179-0040
516842610	*P++	DISCOVER FINANCIAL SERVICES LLC, PO BOX 3025, NEW ALBANY OH 43054-3025, address filed with court:, Discover Financial, Po Box 15316, Wilmington, DE 19850
516842608	*+	Discover Financial, Po Box 3025, New Albany, OH 43054-3025
516842615	*+	LVNV Funding, Po Box 10497, Greenville, SC 29603-0497
516842619	##+	Midwest Recovery Syste, 2747 W Clay St Ste A, Saint Charles, MO 63301-2557

TOTAL: 0 Undeliverable, 8 Duplicate, 1 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jul 24, 2022

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on July 22, 2022 at the address(es) listed below:

Name	Email Address
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District/off: 0312-3

User: admin

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Albert Russo

on behalf of Trustee Albert Russo docs@russotrustee.com

Albert Russo

docs@russotrustee.com

Andrew Sklar

on behalf of Creditor REDSTONE FEDERAL CREDIT UNION andy@sklarlaw.com kathleen@sklarlaw.com

Andrew M. Lubin

on behalf of Creditor U.S. Bank Trust National Association as Trustee for Towd Point Master Funding Trust 2019-PM8
nj-ecfmail@mw-law.com, alubin@milsteadlaw.com

Andrew M. Lubin

on behalf of Creditor Bank of America N.A. nj-ecfmail@mw-law.com, alubin@milsteadlaw.com

Andrew Thomas Archer

on behalf of Joint Debtor Amelia C. Gepigon aarcher@spillerarcherlaw.com
bankruptcy@brennerlawoffice.com;mcdoherty_187750@ecf.courtdrive.com;R64966@notify.bestcase.com

Andrew Thomas Archer

on behalf of Debtor Santiago D. Gepigon aarcher@spillerarcherlaw.com
bankruptcy@brennerlawoffice.com;mcdoherty_187750@ecf.courtdrive.com;R64966@notify.bestcase.com

Denise E. Carlon

on behalf of Creditor Federal Home Loan Mortgage Corporation as Trustee for the benefit of the Freddie Mac Seasoned Loans
Structured Transaction Trust, Series 2019-3 dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com

Michael J. Milstead

on behalf of Creditor FirstKey Master Funding 2021-A Collateral Trust michael@milsteadlaw.com

Nicholas V. Rogers

on behalf of Creditor WELLS FARGO BANK N.A. nj.bkecf@fedphe.com

U.S. Trustee

USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 11